

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

HERIBERTO SALCEDO  
LILIA SALCEDO  
Debtor(s)

Case No. 09-19809

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2009.
- 2) The plan was confirmed on 08/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/23/2014.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,950.00.
- 10) Amount of unsecured claims discharged without payment: \$3,361.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$77,743.29
Less amount refunded to debtor	\$378.97

**NET RECEIPTS:**

**\$77,364.32**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,505.98
Other	\$174.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$7,179.98**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	500.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	50.00	1,564.53	1,564.53	1,564.53	0.00
DELL FINANCIAL SERVICES	Unsecured	100.00	2,994.41	2,994.41	2,994.41	0.00
EAST BAY FUNDING	Unsecured	604.00	488.70	488.70	488.70	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,359.00	1,464.02	1,464.02	1,464.02	0.00
FORD MOTOR CREDIT CO	Secured	17,716.00	17,715.63	17,715.63	17,715.63	1,418.46
GE CAPITAL RETAIL BANK	Unsecured	74.00	105.69	105.69	105.69	0.00
GINNYS	Unsecured	600.00	636.77	636.77	636.77	0.00
HSBC	Unsecured	1,993.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	928.00	1,038.39	1,038.39	1,038.39	0.00
MIDLAND FUNDING LLC	Unsecured	174.00	174.90	174.90	174.90	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	168.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	156.00	156.00	156.00	156.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	653.51	653.51	653.51	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	381.69	381.69	381.69	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	449.00	487.26	487.26	487.26	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	969.00	1,212.65	1,212.65	1,212.65	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	946.00	1,204.61	1,204.61	1,204.61	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	789.00	789.92	789.92	789.92	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	250.00	2,223.95	2,223.95	2,223.95	0.00
PORTFOLIO RECOVERY ASSOC	Secured	20,450.00	20,444.53	20,444.53	20,444.53	1,775.19
PORTFOLIO RECOVERY ASSOC	Unsecured	470.00	668.51	668.51	668.51	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	150.00	2,288.44	2,288.44	2,288.44	0.00
PRIME ACCEPTANCE CORP	Secured	750.00	600.00	600.00	600.00	21.60
PRIME ACCEPTANCE CORP	Unsecured	NA	2,389.21	2,389.21	2,389.21	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	100.00	1,307.82	1,307.82	1,307.82	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT NEXTEL	Unsecured	1,475.00	1,835.29	1,835.29	1,835.29	0.00
STERLING INC	Unsecured	NA	2,163.32	2,163.32	2,163.32	0.00
STERLING INC	Secured	300.00	300.00	300.00	300.00	8.88
T MOBILE USA	Unsecured	700.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	1,561.00	1,670.46	1,670.46	1,670.46	0.00
WELLS FARGO HOME MORT	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$38,160.16	\$38,160.16	\$3,193.65
All Other Secured	\$900.00	\$900.00	\$30.48
<b>TOTAL SECURED:</b>	<b>\$39,060.16</b>	<b>\$39,060.16</b>	<b>\$3,224.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,900.05</b>	<b>\$27,900.05</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$7,179.98  
 Disbursements to Creditors \$70,184.34

**TOTAL DISBURSEMENTS :** **\$77,364.32**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2014

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.